AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for processing loan information using a financial system, comprising:

receiving loan information for one or more loans from one or more source systems;

storing the loan information in one or more staging tables, the staging tables organizing, for each loan, the loan information into categories;

establishing one or more triggers, each trigger identifying one or more rules;

identifying one or more satisfied triggers by evaluating the loan information stored in the one or more staging tables associated with the one or more triggers being evaluated;

retrieving, from the one or more staging tables, the loan information for each category required to execute the one or more rules for the satisfied triggers;

executing the one or more rules on the retrieved loan information; and

updating the loan information using results of executing the one or more rules.

2. (Previously Presented) The method of claim 1, further comprising:

linking the one or more source systems to the financial system.

3.   (Previously Presented) The method of claim 1, further comprising:

storing the results in a data repository.

4.   (Previously Presented) The method of claim 3, further comprising:

reporting the results of executing the one or more rules.

5.   (Previously Presented) The method of claim 4, further comprising:

defining the one or more source systems to include loan information for one or

more mortgages.

6.   (Previously Presented) The method of claim 1, wherein receiving further

comprises:

converting the received loan information to a predetermined format for the

financial system.

7.   (Previously Presented) The method of claim 1, wherein the one or more

rules define a process for estimating the value of property.

8.   (Previously Presented) The method of claim 7, wherein

the retrieved loan information includes a real estate owned tracking staging table

and a real estate owned master staging table, and

the results include the value.

9.   (Previously Presented) The method of claim 1, wherein the one or more

triggers are satisfied upon at least one of a foreclosure of a property; a sale of a

property; a transfer of a property; a property becoming real estate owned by a

mortgagor; occurrence of an expense transaction; and occurrence of an income

transaction.

10.   (Currently Amended) A method for processing loan information using a

financial system, comprising:

receiving loan information for one or more loans from one or more source

systems;

storing the loan information in one or more staging tables, the staging tables

organizing, for each loan, the loan information into categories;

establishing one or more triggers, each trigger identifying one or more rules;

identifying one or more satisfied triggers by evaluating the loan information

stored in the one or more staging tables <u>associated with the one or more triggers being</u>

<u>evaluated</u>;

sequencing the one or more rules based on the satisfied triggers;

retrieving, from the one or more staging tables, the loan information for each

category required to execute the one or more rules for the satisfied triggers;

executing the one or more rules on the retrieved loan information; and

updating the loan information using the results of executing the one or more rules.

11.   (Previously Presented) The method of claim 10, wherein sequencing further comprises:

ordering the one or more rules based on standard accounting practices that are compatible with double-entry accounting.

12.   (Previously Presented) The method of claim 10, further comprising:

defining a data repository to include a subledger for providing entries and for providing journal entries to a general ledger; and

providing the results of executing the one or more rules to the data repository.

13.   (Previously Presented) The method of claim 11, further comprising:

providing the results of executing the one or more rules to a corporate data warehouse.

14.   (Currently Amended) A financial system for processing loan information, said financial system comprising:

at least one memory including code comprising:

code that receives loan information for one or more loans from one or more source systems;

code that stores the loan information in one or more staging tables, the staging tables organizing, for each loan, the loan information into categories;

code that establishes one or more triggers, each trigger identifying one or more rules;

code that identifies one or more satisfied triggers by evaluating the loan information stored in the one or more staging tables associated with the one or more triggers being evaluated;

code that retrieves, from the one or more staging tables, the loan information for each category required to execute the one or more rules for the satisfied triggers;

code that executes the one or more rules on the retrieved loan information; and

code that updates the loan information using the results of executing the one or more rules; and

at least one processor that executes said code.

15.   (Original) The financial system of claim 14, wherein the at least one memory further comprises:

code that links the one or more source systems to the financial system.

16.   (Previously Presented) The financial system of claim 14, wherein the at least one memory further comprises:

code that stores the results of executing the one or more rules in a data
repository.

17.   (Previously Presented) The financial system of claim 14, wherein the at
least one memory further comprises:

code that reports the results of executing the one or more rules.

18.   (Original) The financial system of claim 14, wherein the at least one
memory further comprises:

code that defines the one or more source systems to include loan
information for one or more mortgages.

19.   (Currently Amended) A computer-readable media having
computer-readable code which, when run on a computer, causes the computer to
process loan information, comprising the following computer-readable code for effecting
actions in the computer:

code for receiving loan information for one or more loans from one or more
source systems;

code for storing the loan information in one or more staging tables, the staging
tables organizing, for each loan, the loan information into categories;

code for establishing one or more triggers, each trigger identifying one or more
rules;

code for identifying one or more satisfied triggers by evaluating the loan

information stored in the one or more staging tables <u>associated with the one or more</u>

<u>triggers being evaluated</u>;

code for retrieving, from the one or more staging tables, the loan information for

each category required to execute the one or more rules for the satisfied triggers;

code for executing the one or more rules on the retrieved loan information; and

code for updating the loan information using the results of executing the one or

more rules.

20. (Currently Amended) A system for processing loan information using a

financial system, comprising:

means for receiving loan information for one or more loans from one or more

source systems;

means for storing the loan information in one or more staging tables, the staging

tables organizing, for each loan, the loan information into categories;

means for establishing one or more triggers, each trigger identifying one or more

rules;

means for identifying one or more satisfied triggers by evaluating the loan

information stored in the one or more staging tables <u>associated with the one or more</u>

<u>triggers being evaluated</u>;

means for retrieving, from the one or more staging tables, the loan information for

each category required to execute the one or more rules for the satisfied triggers;

means for executing the one or more rules on the retrieved loan information; and

means for updating the loan information using the results of executing the one or more rules.

21.   (Currently Amended) A method for processing mortgage information using a financial system, comprising the steps of:

establishing one or more triggers, each trigger identifying one or more rules;

identifying one or more satisfied triggers by evaluating the mortgage information for one or more mortgages stored in one or more staging tables <u>associated with the one or more triggers being evaluated</u>, the staging tables organizing, for each mortgage, the mortgage information into categories;

retrieving, from the one or more staging tables, mortgage information for each category required to execute the one or more rules for the satisfied triggers;

executing the one or more rules on the retrieved mortgage information; and

updating the mortgage information using the results of executing the one or more rules.

22.   (Currently Amended) A computer-readable media having computer-readable code which, when run on a computer, causes the computer to process loan information, comprising the following computer-readable code for effecting actions in the computer:

code for receiving loan information for one or more loans from one or more source systems;

code for storing the loan information in one or more staging tables, the staging tables organizing, for each loan, the loan information into categories;

code for establishing one or more triggers, each trigger identifying one or more rules;

code for identifying one or more satisfied triggers by evaluating the loan information stored in the one or more staging tables <u>associated with the one or more triggers being evaluated</u>;

code for sequencing the one or more rules based on the satisfied triggers;

code for retrieving, from the one or more staging tables, the loan information for each category required to execute the one or more rules for the satisfied triggers; and

code for executing the one or more rules on the retrieved loan information ; and

code for updating the loan information using the results of executing the one or more rules.

23.   (Previously Presented) The computer program product of claim 22, wherein said code for sequencing orders the one or more rules based on standard accounting practices that are compatible with double-entry accounting.

24.   (Previously Presented) The computer program product of claim 22, further comprising:

code for defining a data repository to include a subledger for providing entries and for providing journal entries to a general ledger; and

code for providing the results of executing the one or more rules to the data repository.

25.   (Previously Presented) The computer program product of claim 22, further comprising:

code for providing the results of executing the one or more rules to a corporate data warehouse.

26.   (Currently Amended) A system for processing loan information using a financial system, comprising:

means for receiving loan information for one or more loans from one or more source systems;

means for storing the loan information in one or more staging tables, the staging tables organizing, for each loan, the loan information into categories;

means for establishing one or more triggers, each trigger identifying one or more rules;

means for identifying one or more satisfied triggers by evaluating the loan information stored in the one or more staging tables <u>associated with the one or more triggers being evaluated</u>;

means for sequencing the one or more rules based on the satisfied triggers;

means for retrieving, from the one or more staging tables, the loan information for each category required to execute the one or more rules for the satisfied triggers;

means for executing the one or more rules on the retrieved loan information; and

means for updating the loan information using the results of executing the one or more rules.

27.   (Previously Presented) The system of claim 26, wherein said means for sequencing orders the one or more rules based on standard accounting practices that are compatible with double-entry accounting.

28.   (Previously Presented) The system of claim 26, further comprising:

means for defining a data repository to include a subledger for providing entries and for providing journal entries to a general ledger; and

means for providing the results of executing the one or more rules to the data repository.

29.   (Previously Presented) The system of claim 26, further comprising:

means for providing the results of executing the one or more rules to a corporate data warehouse.